

Information to identify the case:		
Debtor 1:	<u>Henry E Burgess</u>	Social Security number or ITIN: xxx-xx-6586 EIN: --
	First Name Middle Name Last Name	
Debtor 2:	<u>Shirley E Burgess</u>	Social Security number or ITIN: xxx-xx-8230 EIN: --
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	Western District of Virginia	Date case filed for chapter: 13 5/28/25
Case number:	25-70487	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Henry E Burgess	Shirley E Burgess
2. All other names used in the last 8 years		
3. Address	674 Lees Gap Road Fincastle, VA 24090	674 Lees Gap Road Fincastle, VA 24090
4. Debtor's attorney Name and address	Bryan James Palmer Stephen E. Dunn, PLLC 201 Enterprise Drive Ste A Forest, VA 24551	Contact phone 434-385-4850 Email: jim@stephendunn-llc.com
5. Bankruptcy trustee Name and address	Christopher T. Micale (393585) Office of the Chapter 13 Trustee PO Box 20608 Roanoke, VA 24018	Contact phone 540-342-3774 Email: chapter13_trustee@ch13wdva.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	Roanoke Division 210 Church Ave, Room 200 Roanoke, VA 24011	Hours open: 8:00 a.m. – 4:30 p.m. Contact phone 540-857-2391 Date: 5/29/25

For more information, see page 2 >

Debtor **Henry E Burgess** and **Shirley E Burgess**

Case number **25-70487**

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 30, 2025 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Zoom video meeting. Go to zoom.us/join, enter Meeting ID 674 752 7330, and Passcode 7399337478, OR call 1 (540) 470-3983 For additional meeting information go to https://www.justice.gov/ust/moc .
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<div> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </div> <div> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: </div> <hr/> <div> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </div> <hr/> <div> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </div>	
9. Filing of plan	The debtor has not filed a plan as of this date. The hearing on confirmation will be held on: 8/4/25 at 10:00 AM , Location: US Bankruptcy Courtroom, 2nd Flr, 210 Church Ave., Roanoke, VA 24011	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

United States Bankruptcy Court
Western District of Virginia

In re:
Henry E Burgess
Shirley E Burgess
Debtors

Case No. 25-70487-pmb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-7

User: admin

Page 1 of 2

Date Rcvd: May 29, 2025

Form ID: 309I

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 31, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Henry E Burgess, Shirley E Burgess, 674 Lees Gap Road, Fincastle, VA 24090-3869
5322678	+ BMW Financial Services NA, LLC, Reg Agt: CT Corporation System, 4701 Cox Rd, Ste 285, Glen Allen, VA 23060-6808
5322684	+ Health Experts Alliance, 2000 Mallory Lane, Ste 130, Franklin, TN 37067-8231
5322688	+ Lewis Gale Physicians, 1902 Braeburn Dr, Salem, VA 24153-7304
5322693	Santander Consumer USA Inc, Reg Agt: CT Corporation System, 4701 Cox Rd, Ste 285, Glen Allen, VA 23060-6808
5322694	+ Sofi Bank Private Student Loans, 2750 E Cottonwood Parkway Ste 300, Salt Lake City, UT 84121-7285

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jim@stephendunn-pllc.com	May 29 2025 21:15:00	Bryan James Palmer, Stephen E. Dunn, PLLC, 201 Enterprise Drive, Ste A, Forest, VA 24551
tr	+ Email/Text: chapter13_trustee@ch13wdva.com	May 29 2025 21:15:00	Christopher T. Micale (393585), Office of the Chapter 13 Trustee, PO Box 20608, Roanoke, VA 24018-0061
5322673	Email/Text: Bankruptcy@absoluteresolutions.com	May 29 2025 21:15:00	Absolute Resolutions, Attn: Bankruptcy, 8000 Norman Center Dr #350, Bloomington, MN 55437
5322674	+ Email/PDF: bncnotices@becket-lee.com	May 29 2025 21:24:50	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
5322675	+ Email/Text: bankrupt@andrewsfcu.org	May 29 2025 21:15:00	Andrews Federal Credit Union, Jim Hayes, President, 5711 Allentown Rd, Suitland, MD 20746-4547
5322676	Email/Text: bankruptcy@bhg-inc.com	May 29 2025 21:15:00	Bankers Healthcare Group LLC, 10234 W State Rd 84, Fort Lauderdale, FL 33324
5322677	EDI: BMW.COM	May 30 2025 01:16:00	Bmw Financial Services, Attn: Bankruptcy/Correspondence, Po Box 3608, Dublin, OH 43016
5322679	^ MEBN	May 29 2025 21:14:44	Chrysler Capital, Po Box 961211, Fort Worth, TX 76161-0211
5322680	+ EDI: CITICORP	May 30 2025 01:16:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
5322681	Email/Text: paulnguyen@denefits.com	May 29 2025 21:21:00	Denefits, Attn: Bankruptcy, 16500 Bake Pkwy Suite 100, Irvine, CA 92618
5322683	Email/Text: BKCourtNotices@yourmortgageonline.com	May 29 2025 21:15:00	Dmi/andrews Federal Cu, 1 Corporate Dr, Lake Zurich, IL 60047
5322682	+ EDI: DISCOVER	May 30 2025 01:16:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025

District/off: 0423-7

User: admin

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Date Rcvd: May 29, 2025

Form ID: 309I

Total Noticed: 31

5322685	EDI: IRS.COM	May 30 2025 01:16:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5322686	+ EDI: JPMORGANCHASE	May 30 2025 01:16:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5322687	Email/Text: govtaudits@labcorp.com	May 29 2025 21:15:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
5322689	+ EDI: PARALONMEDCREDIT	May 30 2025 01:16:00	Medicredit, Inc., for Lewisgale Medical Center, PO Box 505600, Saint Louis, MO 63150-5600
5322690	Email/Text: pgf@rawlingsandassociates.com	May 29 2025 21:21:53	Rawlings Financial Services, LLC, for Anthem Blue Cross & Blue Shield, PO Box 2020, La Grange, KY 40031-2020
5322691	+ Email/Text: enotifications@santanderconsumerusa.com	May 29 2025 21:21:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
5322692	+ Email/Text: enotifications@santanderconsumerusa.com	May 29 2025 21:21:00	Santander Consumer Usa Inc, CEO, Bruce Jackson, 1601 Elm Street, Ste 800, Dallas, TX 75201-7260
5322695	EDI: SYNC	May 30 2025 01:16:00	Synchrony Bank / PayPal, PO Box 960061, Orlando, FL 32896-0061
5322696	+ EDI: SYNC	May 30 2025 01:16:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5322698	+ Email/Text: bankruptcy@towerfcu.org	May 29 2025 21:15:00	Tower Federal Credit Union, Richard Stafford, President/CEO, 7901 Sandy Spring Rd, Laurel, MD 20707-3589
5322697	+ Email/Text: bankruptcy@towerfcu.org	May 29 2025 21:15:00	Tower Federal Credit Union, Attn: Bankruptcy, P.O. Box 123, Annapolis Junction, MD 20701-0123
5322699	+ Email/Text: bankruptcy@bbandt.com	May 29 2025 21:15:00	Truist Bank, Po Box 849, Wilson, NC 27894-0849
5322700	+ Email/Text: va_tax_bk@harriscollect.com	May 29 2025 21:21:00	Virginia Department of Taxation, PO BOX 2156, Richmond, VA 23218-2156

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 31, 2025

Signature: /s/Gustava Winters